



nib "\$50 eGift Card" Offer

How to Claim

- a. Every new customer who signs up for a new Policy during the Offer Period, provided:
 - i. the Promoter accepts his/her Policy application,
 - ii. s/he remains a Policyholder during the 30 day cooling off period,
 - iii. s/he pays a minimum of the monthly premium payable for that Policy,becomes an Eligible Entrant.
- b. Each Eligible Entrant will receive an email from the Promoter inviting the Policyholder to accept the Offer and claim an eGift Card via website link. By participating, the Eligible Entrant agrees to be bound by the Terms and Conditions.
- c. To claim the eGift Card, the Policyholder must fill in the details on that website within 90 days of receiving the email, and the eGift Card will be sent to him/her by email.

Terms & Conditions

- 1 These Terms & Conditions apply to the nib "\$50 eGift Card" Offer, and all information on the Offer including How to Claim forms part of these Terms and Conditions. Acceptance of the Offer is deemed to be acceptance of these Terms & Conditions.
- 2 The promoter is nib Health Funds limited ABN 83 000 124 381 ("**Promoter**").
- 3 This promotion commences at 12:00 am (AEST) on 01/01/2017 and closes at 11:59pm (AEST) on 28/02/2017 ("**Offer Period**"). Policy applications received after 11:59pm (AEST) on 28/02/2017 are not eligible for, and entrants cannot claim, the Offer.
- 4 The Offer is one (1) electronic Gift Card ("**eGift Card**") valued at AUD \$50.00 (inclusive of GST) ("**Offer**"). The eGift Card is supplied by Edge Loyalty Systems Pty Ltd ABN 96 138 299 288 ("**Edge Loyalty**") of Level 1, 500 Chapel St, South Yarra, VIC 3141.
- 5 The Offer is available to purchasers of an eligible financial Australian Residents Health Insurance policy ("**Policy**") which is of a **combined nib Hospital and Extras cover through a corporate health plan** ("**Eligible Corporate Product**"). The Offer does not apply to purchases of any other product offered by the Promoter, such as the overseas student's health insurance, international workers health insurance or travel insurance products.

- 6 This Offer is open to permanent residents of Australia as at the date of joining, being the date on which the completed Policy application is lodged by the entrant and accepted by the Promoter (“**Eligible Entrants**”).
- 7 Eligible Entrants must meet the following Entry Requirements (“**Entry Requirements**”).
 - (a) The Eligible Entrant must take out a new Policy during the Offer Period;
 - (b) The Policy must have a start date between 01/01/2017 and 28/02/2017;
 - (c) The first premium payment must have been made for the new Policy and the Policy must be current and paid up to date as at the date of the Offer being claimed;
 - (d) The Eligible Entrant must not be a current policyholder of an Eligible Product, or have joined and cancelled an Eligible Corporate Product 2 months before or during the Offer Period;
 - (e) The first premium payment must have been made for the new Policy;
 - (f) The 30 day cooling off period must have expired, calculated from the date of join;
 - (g) The Eligible Entrant must have notified nib that they have a preferred method of communication of email for the purpose of claiming the Offer and that they are willing to receive the promotional Offer; and
 - (h) The Eligible Entrant must not be an employee of the Promoter, Edge Loyalty, their related entities, or any of their agencies associated with this Offer.
- 8 Only one Offer will be allocated to each new Policy. Where the Policy is a couples or family policy with joint policyholders, the Offer will be allocated to the primary Policy holder.
- 9 Once the Eligible Entrant has satisfied the Entry Requirements in clause 7, the Promoter will send the Eligible Entrant a confirmation email to their nominated email address to confirm that based on the information provided in their Policy application, they have qualified for the Offer. This email will include a unique validation code and a link to a website where the Eligible Entrant must claim their eGift Card within 90 days of receiving their validation code email. On completing the claim process on the linked website, the Eligible Entrant will be emailed one (1) eGift Card valued at AUD\$50.00 (inclusive of GST).
- 10 The following conditions apply to the redemption of the Offer.
 - (a) The eGift Card can be used to purchase goods/services at the selected retailer in Australia. The eGift Card will expire as per the expiry date on the eGift Card. The eGift Card is subject to the conditions of use imposed by the selected retailer.
 - (b) The eGift Card cannot be redeemed for cash, reloaded, returned for a refund, have balances of other debit cards consolidated, or be replaced after expiry and is not legal tender, an account card, a credit or security.
 - (c) Any dispute about goods or services purchased with the eGift Card must be resolved with the retailer. To the extent permitted by law, the liability of the Promoter and Edge Loyalty is limited to replacing any faulty eGift Cards.

- (d) Please refer any eGift Card transaction enquiries to Edge Loyalty. Neither the Promoter nor Edge Loyalty is able to reverse any approved transactions.
- 11 The Offer is not transferable or exchangeable. The eGift Card will be void if it is tampered with in anyway. The eGift Cards may be subject to verification and security checks at the absolute discretion of Edge Loyalty.
- 12 Except for any liability that cannot be excluded by law, the Promoter and Edge Loyalty (including each of their officers, employees and agents) exclude all liability (including negligence) for any personal injury and loss or damage (including loss of opportunity), whether direct, indirect, special or consequential, arising in any way out of any of the following:
- (a) Any technical difficulties or equipment malfunction (whether or not under the Promoter or Edge Loyalty's control), injury or damage to any computer or resulting from or otherwise relating to participation in this Offer (including by downloading materials relating to this Offer);
 - (b) Any theft, unauthorised access or third party interference;
 - (c) Any eGift Card that is late, deleted, altered or misdirected due to any reason beyond the control of the Promoter or Edge Loyalty;
 - (d) Any tax liability incurred by a customer; or
 - (e) This Promotion or the redemption or use of the eGift Card.
- 13 These Terms and Conditions are subject to change by publishing a notice on the Promoter's website www.nib.com.au.
- 14 The Promoter reserves the right to withdraw or substitute all or part of this Offer with another offer of equal or greater value.
- 15 The Promoter and Edge Loyalty takes no responsibility for eGift Cards that may be lost in transit. Once the eGift Card has been emailed, the Promoter and Edge Loyalty will be discharged for any delay or failure to deliver the eGift Card, and for any error, omission, interruption, deletion, defect, delay in operation or transmission, communication line failures, theft or destruction or unauthorised access to, or alteration or non-receipt of an Eligible Entrant's or other person's communications.
- 16 Proof of identity, residency and eligibility is at the discretion of the Promoter. In the event that a Policy holder cannot provide suitable proof or otherwise satisfy the Entry Requirements, they may forfeit the Offer in whole and no substitute will be offered.
- 17 The Promoter reserves the right to disqualify any person that provides false information or who seeks to gain an unfair advantage or to manipulate this Offer.
- 18 The Promoter (subject to State and Territory legislation) reserves the right to amend, cancel or suspend this Offer if an event beyond the control of the Promoter corrupts or affect the administration security, fairness, integrity or proper conduct of this Offer.

- 19 The Promoter and Edge Loyalty each collect Personal Information in the conduct of this Offer such as name and email address of the Eligible Entrant and may be disclosed to third parties such as service providers, prize suppliers for the purpose of supplying the Offer. If this Personal Information is not collected, the Promoter is unable to include the Eligible Entrants in this Offer. Edge Loyalty may disclose personal information to entities outside of Australia. Edge Loyalty will use and handle personal information as set out in its privacy policy, which can be viewed at http://www.edgeloyalty.com.au/Privacy_Policy.php . The Promoter will use and handle personal information as set out in its privacy policy, which can be viewed at <https://www.nib.com.au/legal#privacy> . Each privacy policy also contains information about how individuals may opt out, access, update or correct their information, how individuals may complain about the treatment of their information, and how those complaints will be dealt with.